Prepared by:

Morris & Associates 2309 Oliver Road Monroe, Louisiana 71201

Telephone: 318-330-9020 John C Morris IV Bar# 103716 Return To:

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SUBSTITUTION OF TRUSTEE

Lot 125, Sec B, Carriage Hills S/D, Sec 24, T-1-S, R-8-W, Plat BK 3 PG 40-41, DeSoto County, MS

STATE OF MISSISSIPPI COUNTY OF DESOTO

Grantor: Wells Fargo Bank, N.A. 8480 Stage Coach Circle Frederick, MD 21701 800-662-3806

Grantee: John C Morris IV 2309 Oliver Road Monroe LA 71201 318-330-9020

Pursuant to the provisions of that certain Deed of Trust executed on May 5th, 2004, by Xuan Hong Nguyen and Spouse, Angelia M. Nguyen, 8658 Chesterfield Drive, Southaven, MS 38671-2416, as Trustor, to First National Financial Title Services, Inc., as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Allied Home Mortgage Capital Corporation P.O. Box 2026, Flint, Michigan 48501, as Beneficiary, recorded on 05/18/04 in Book 1991, page 0626, in the office of Chancery Clerk of DeSoto County, Mississippi; to secure an obligation under a Promissory Note in the amount of \$131,460.00; [and assigned to Wells Fargo Bank, N.A by Assignment executed May 24th, 2012]. The undersigned, as present holder of the Note, does hereby remove First National Financial Title Services, Inc as Trustee and does, pursuant to the terms of the Deed of Trust or statute, hereby remove any Substitute Trustee or Trustees who may have been previously appointed in place of the original Trustee, and does hereby appoint and substitute John C Morris IV, of 2309 Oliver Rd, Monroe, Ouachita Parish, Louisiana 71201, to serve, effective immediately, as Substitute Trustee in the Deed of Trust, and to replace the Trustee named in the Deed of Trust. Said Substitute Trustee is qualified to serve as Trustee under the laws of this state.

The undersigned hereby revokes all other substitutions of trustee which it may have executed, appointed or filed in the past, giving and granting to said Substitute Trustee all the powers, duties and authority of the discharged Trustee, and hereby ratifying all acts of said Substitute Trustee heretofore or hereafter performed. Said Substitute

Trustee shall, in accordance with the provisions of the deed of trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

At the time of the execution of the Deed of Trust, this property was reported to have an address of: 8658 Chesterfield Drive, Southaven, MS 38671-2416. The legal description is as follows:

Lot 125, Section B, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 3, Pages 40-41, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

This document was prepared by Morris & Associates. In witness whereof, the undersigned holder of the Note has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Executed this 12th day of October, 2012.

Wells Fargo Bank, N.A.

Name: Detoria Lomax

Title: Vice President Loan Documentation

Company: Wells Fargo Bank, N.A.

Date: 10/12/2012

North Carolina Wake County

I, Bertha S. Jones, a Notary Public of Wake County and State of North Carolina, do hereby certify that Detoria Lomax personally came before me this day and acknowledged that he/she is the Vice President Loan Documentation, of Wells Fargo Bank, N.A., and that he/she, as Vice President Loan Documentation, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this 12th day of October, 2012.

) who S-Inex (Signature) (Official Seal)

Bertha S. Jones, Notary Public

My commission expires 02.05-2017

